

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Lowe, Ella L	§	Case No. 07 B 02790
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/19/2007.

2) The plan was confirmed on 06/18/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 06/30/2009.

6) Number of months from filing or conversion to last payment: 28.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$21,450.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,287.41
Less amount refunded to debtor	\$61.05

**NET RECEIPTS:** \$10,226.36

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,664.00
Court Costs	\$0
Trustee Expenses & Compensation	\$622.12
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,286.12

Attorney fees paid and disclosed by debtor \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Litton Loan Servicing	Secured	\$190,000.00	\$195,708.41	\$195,708.41	\$0	\$0
Litton Loan Servicing	Secured	NA	\$16,116.19	\$16,116.19	\$0	\$0
Ocwen Loan Servicing LLC	Secured	NA	\$14,086.62	\$14,086.62	\$0	\$0
Ocwen Loan Servicing LLC	Secured	\$122,981.00	\$122,561.71	\$122,561.71	\$0	\$0
Real Time Resolutions	Secured	NA	\$0	\$0	\$0	\$0
Wilshire Credit Corp	Secured	\$211,198.29	\$194,079.06	\$194,079.06	\$0	\$0
Wilshire Credit Corp	Secured	\$17,383.00	\$13,910.66	\$13,910.66	\$580.21	\$0
Cavalry Portfolio Services	Unsecured	\$1,560.00	NA	NA	\$0	\$0
Chase	Unsecured	\$756.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$20.00	NA	NA	\$0	\$0
Credit Systems Inc	Unsecured	\$250.00	NA	NA	\$0	\$0
Creditors Collection Service	Unsecured	\$215.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,048.00	\$2,048.65	\$2,048.65	\$193.78	\$0
Nicor Gas	Unsecured	\$193.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,288.00	\$1,546.27	\$1,546.27	\$146.26	\$0
Portfolio Recovery Associates	Unsecured	\$2,006.00	\$2,576.67	\$2,576.67	\$243.75	\$0
Portfolio Recovery Associates	Unsecured	NA	\$2,403.72	\$2,403.72	\$227.39	\$0

(Continued)

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Real Time Resolutions	Unsecured	NA	\$53,821.55	\$53,821.55	\$5,388.54	\$0
Sears / Citibank SD	Unsecured	\$1,992.00	NA	NA	\$0	\$0
Sears / Citibank SD	Unsecured	\$2,251.00	NA	NA	\$0	\$0
Vativ Recovery Solutions LLC	Unsecured	\$1,694.00	\$1,694.73	\$1,694.73	\$160.31	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$194,079.06	\$0	\$0
Mortgage Arrearage	\$362,383.59	\$580.21	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$556,462.65	\$580.21	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$64,091.59	\$6,360.03	\$0

**Disbursements:**

Expenses of Administration	\$3,286.12
Disbursements to Creditors	\$6,940.24
<b>TOTAL DISBURSEMENTS:</b>	\$10,226.36

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 26, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.